

### REMARKS/ARGUMENTS

Reconsideration and withdrawal of the Examiner's rejection of the above-identified application is respectfully requested in view of the foregoing amendments and following remarks. Claims 9, 10, 12 and 13 are in the application. Claim 9 has been amended. No new matter has been added.

At the outset, Applicant appreciates the courtesy extended by the Examiner to the Applicant's representative during several telephone conversations prior to this response.

In the Office Action, the Examiner rejected claims 9, 10, 12 and 13 under 35 U.S.C. §103 as being unpatentable over *Baker* in view of *Herz et al.* Applicant respectfully traverses.

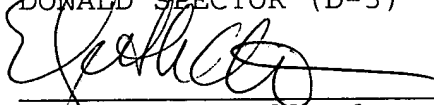
In the interviews with the Examiner, it was discussed how the present invention differs from the combination of *Baker* with *Herz et al.*, because none of the references teaches the automatic conveyance to a user's personal computer of an offer for appropriate goods and services. In *Baker*, the user must request the coupon, and in *Herz et al.*, the offer is merely passively displayed on a billboard. In the present invention, the offer for the goods or services is conveyed automatically by the system

as soon as the system determines if an offer for a good or service would be appropriate for the user. Claim 1 has now been amended to more clearly state this feature. Support for this amendment can be found in the specification, in particular on page 10, second paragraph, where it describes an example of the system sending the offer to the user's microcomputer if the user's profile fits the available offer.

None of the references, taken either singly or combined, describe such a system where the offer is conveyed to the user's microcomputer automatically upon determining which goods or services being offered are appropriate for the user.

Accordingly, Applicant submits that claims 9, 10, 12 and 13 are patentable over the cited references. Early allowance of the amended claims is respectfully requested.

Respectfully submitted,  
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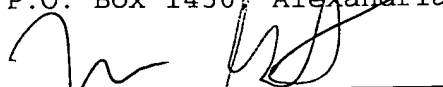


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Date of Deposit: December 28, 2004

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